



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. 09/813,745

Filed: March 21, 2001

For: LOAN PRODUCT AND SYSTEM AND
METHOD FOR PROVIDING AND
MONITORING A LOAN PRODUCT

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) Examiner: Nga B. Nguyen
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) Art Unit: 3628
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AMENDMENT TRANSMITTAL

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Transmitted herewith is an Amendment in the above-identified Application. The proceedings herein are for a patent application and the provisions of 37 C.F.R. § 1.136 apply.

No additional fee for the Amendment is required as shown below.

					Small Entity		Other Than A Small Entity			
	Claims Remaining After Amendment	Highest Number Previously Paid For	Present Extra		Rate	Additional Fee		Rate	Additional Fee	
Total	30 -	33 =	0		x \$25=	\$		x \$50=	\$0	
Independent	4 -	5 =	0		x \$100=	\$		x \$200=	\$0	
First Presentation of Multiple Dependent Claims						x \$180=	\$		x \$360=	\$0
TOTAL ADDITIONAL FEE										\$0

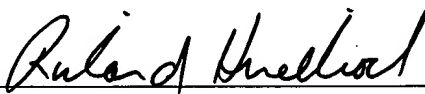
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The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 23-0280. A duplicate copy of this sheet is attached.

☒ Any filing fees under 37 C.F.R. § 1.16 for the presentation of extra Claims.

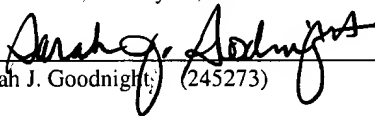
Respectfully submitted,

Dated: May 24, 2006

By: 
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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: MAIL STOP AMENDMENT, Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450, on May 26, 2006.


Sarah J. Goodnight (245273)



Attorney Docket No. 4361 P 002

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Application of:)	
THOMAS G. SISK)	
)	
Application No. 09/813,745)	
)	
Filed: March 21, 2001)	Examiner: Nga B. Nguyen
)	
For: LOAN PRODUCT AND SYSTEM AND)	Art Unit: 3628
METHOD FOR PROVIDING AND)	
MONITORING A LOAN PRODUCT)	
)	

REPLY TO JANUARY 24, 2006 OFFICE ACTION

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action mailed January 24, 2006, rejecting all pending claims. This Reply is in response to the non-final Office Action mailed January 24, 2006. The original period of response to the Office Action is a shortened statutory period of three (3) months from the mailing date. Applicant is filing herewith a Petition for One Month Extension of Time. Accordingly, the time period for response is extended to May 24, 2006, and this Reply is submitted within that time limit. Reconsideration of the referenced application, including all pending claims, is respectfully requested in light of the amendments and the remarks set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.